

FIG. 1

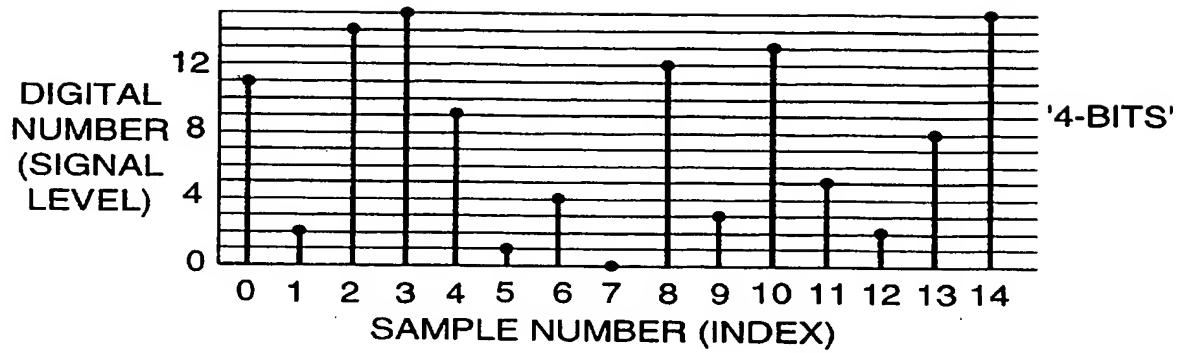


FIG. 4

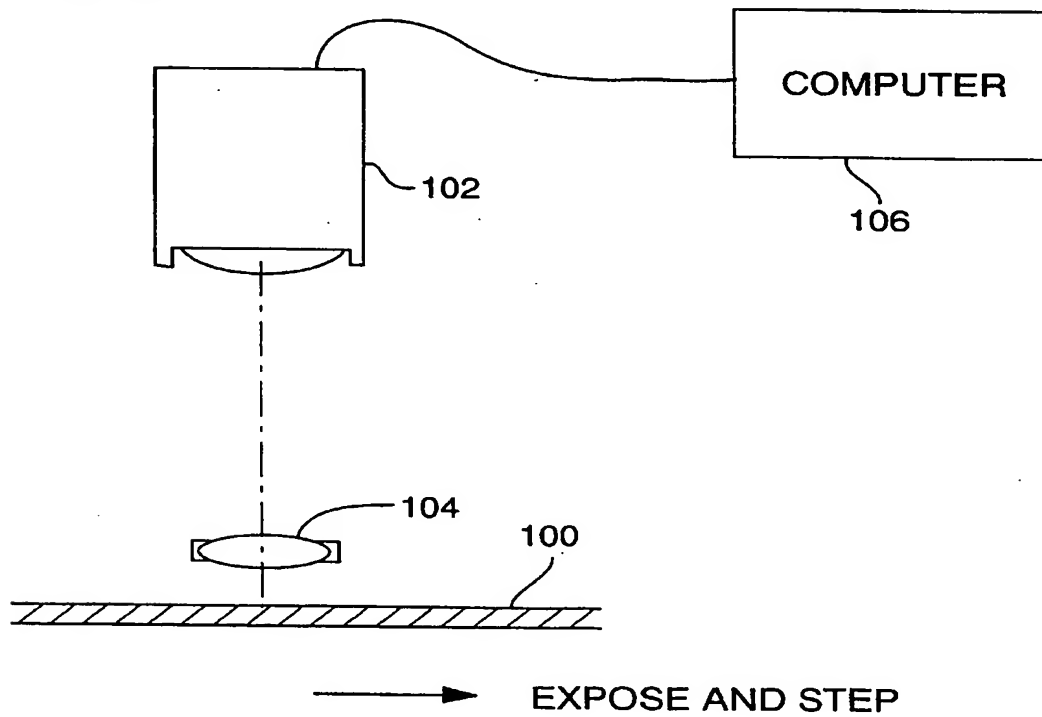


FIG. 2

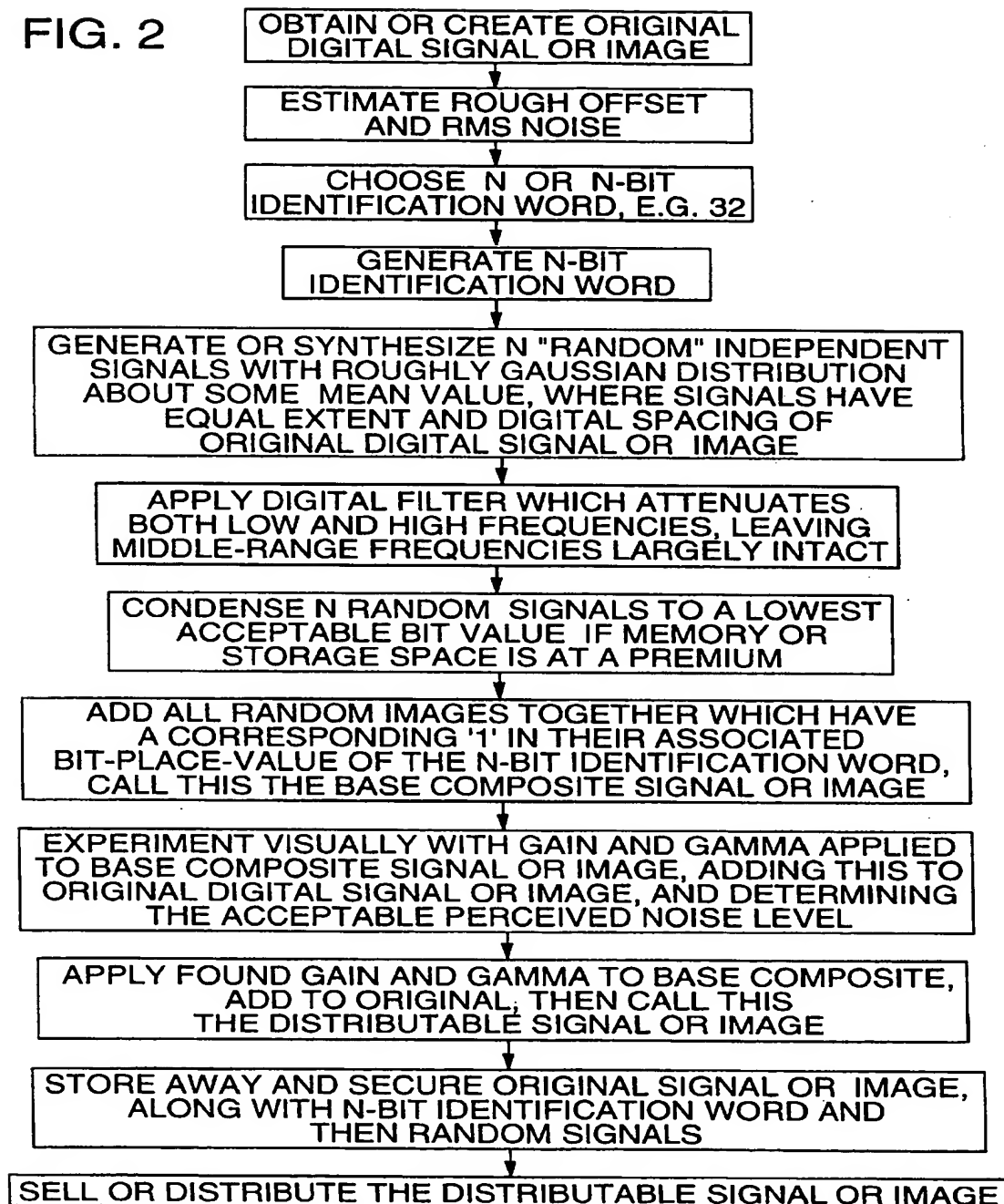


FIG. 3

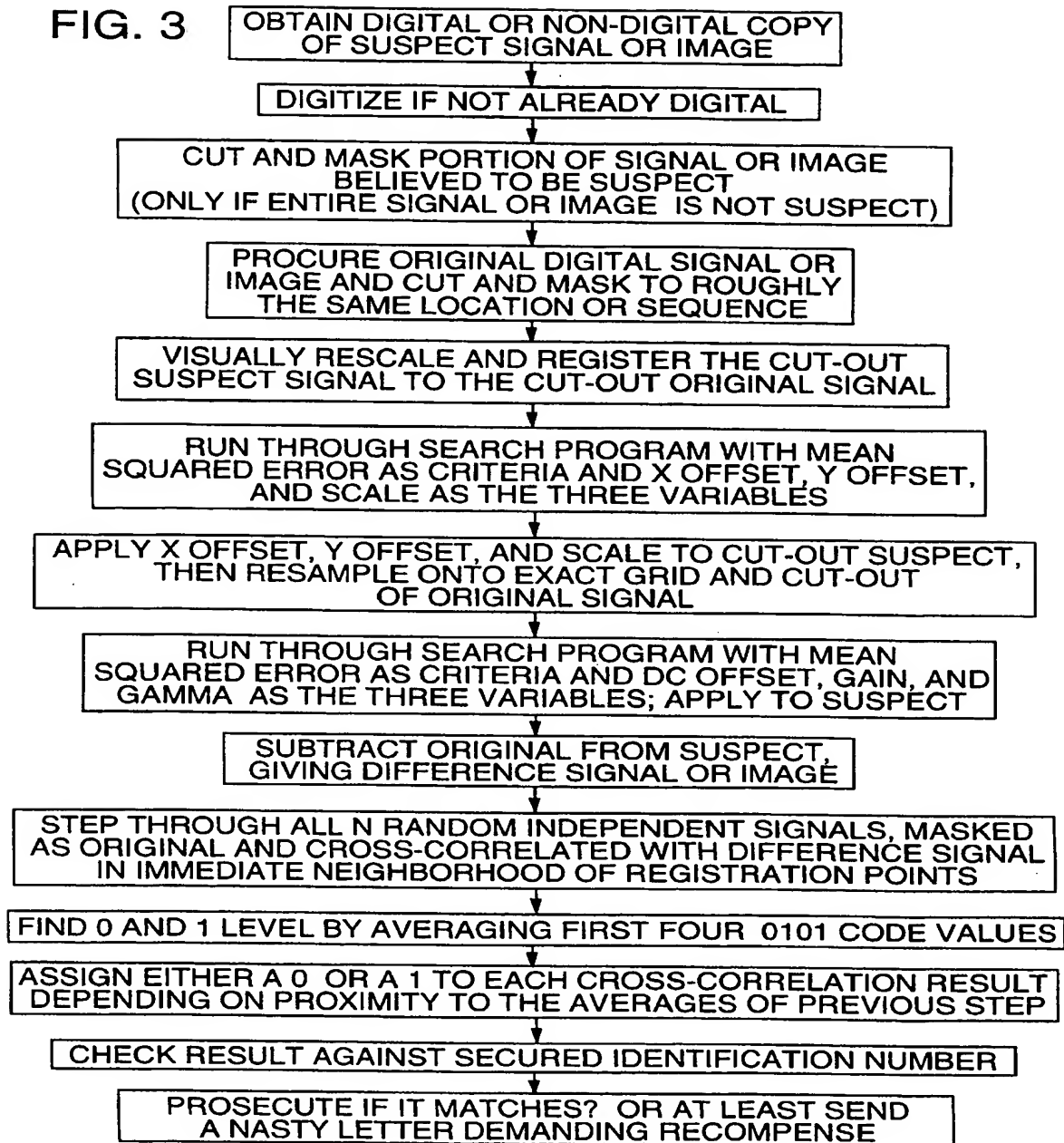


FIG. 5

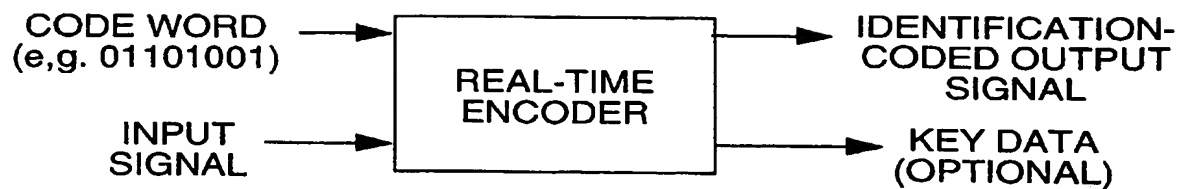
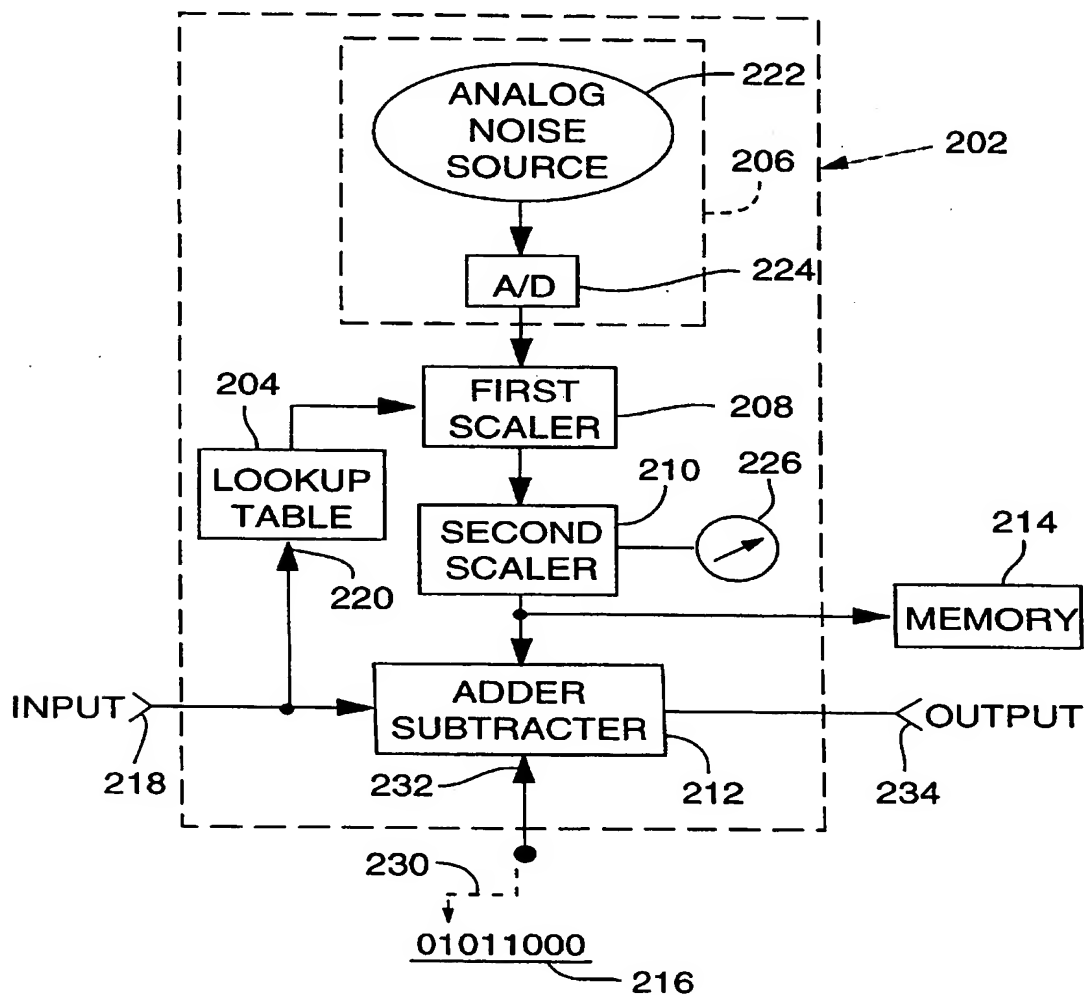


FIG. 6



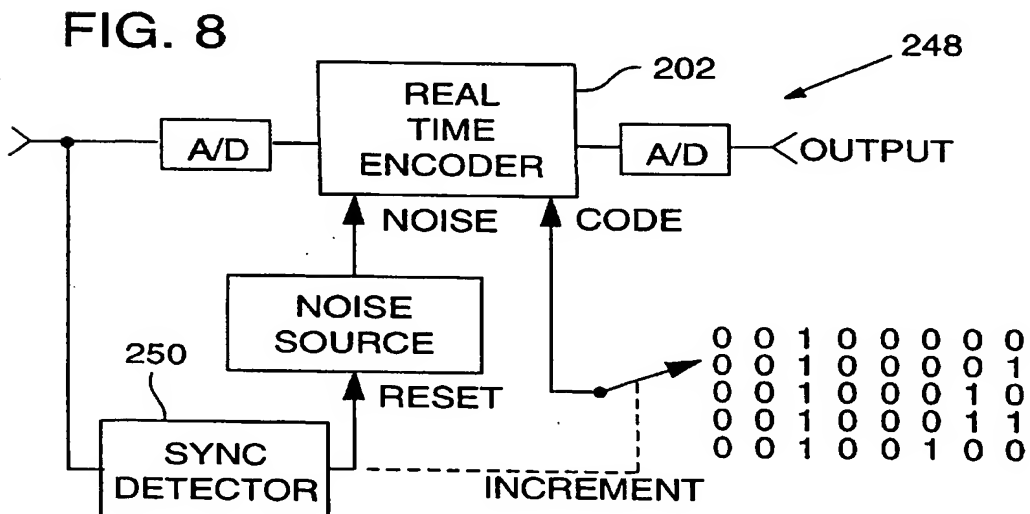
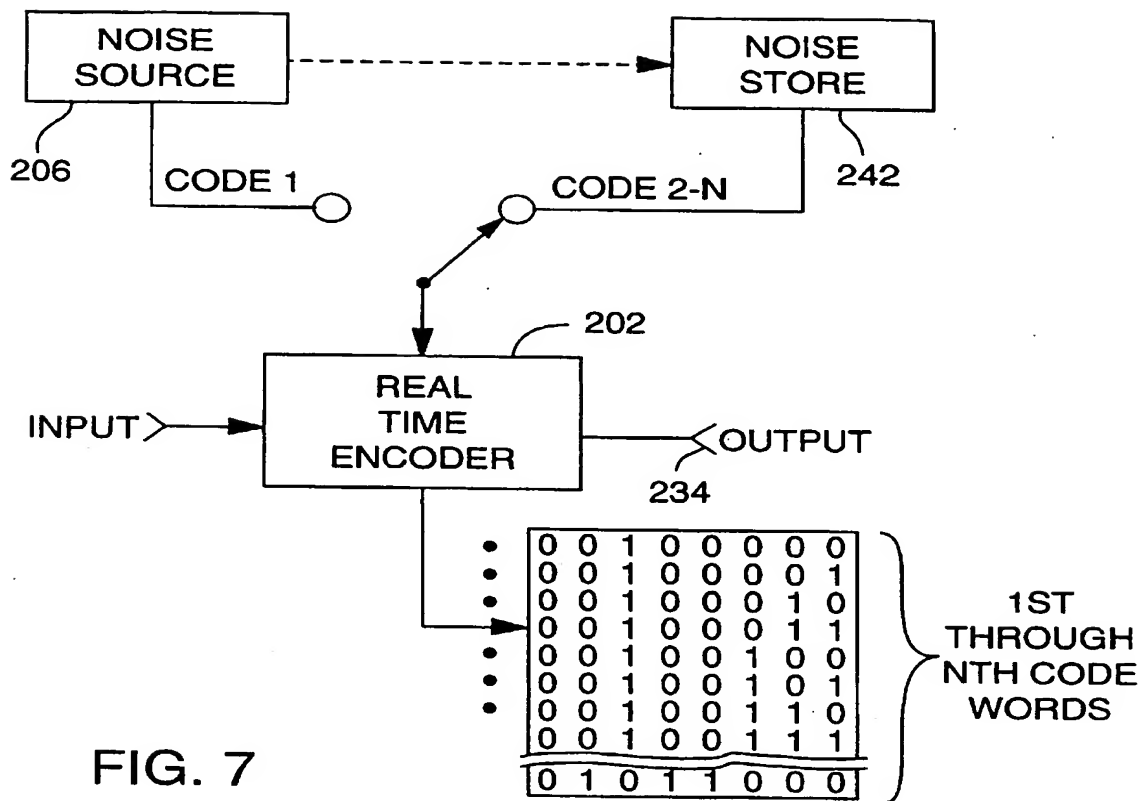


FIG. 9A

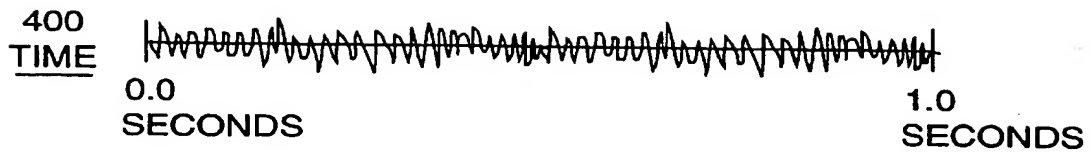


FIG. 9B

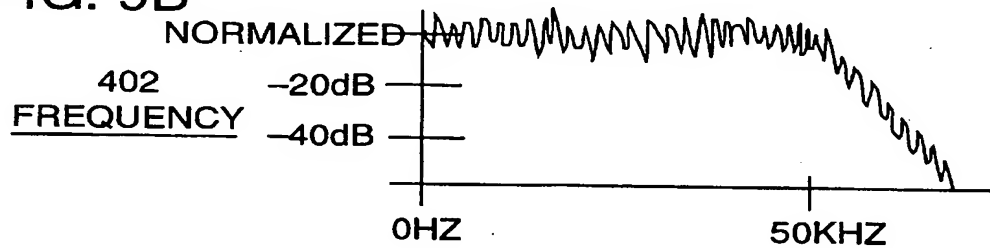


FIG. 9C

BORDER  
CONTINUITY  
404

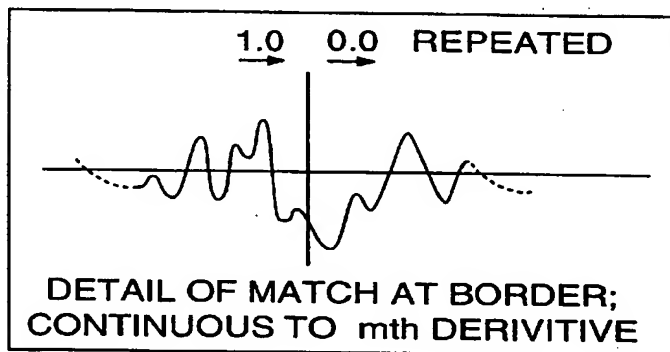


FIG. 10

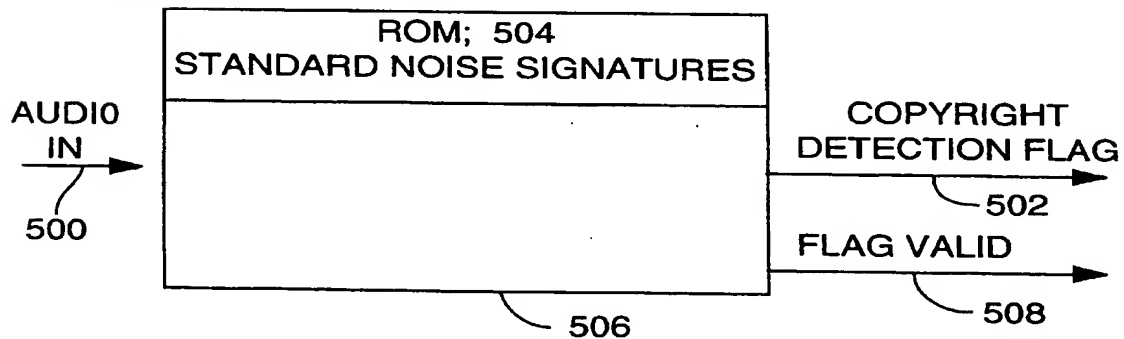


FIG. 11

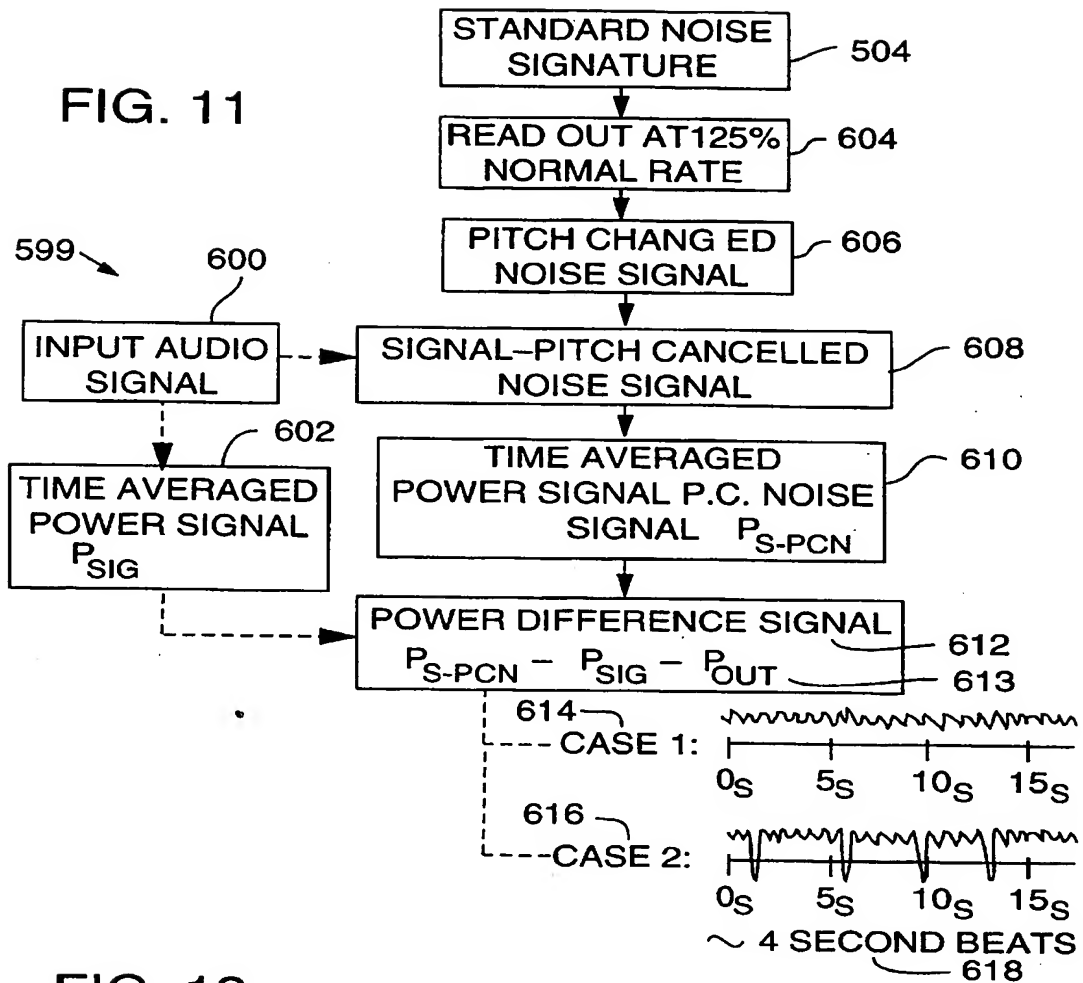


FIG. 12

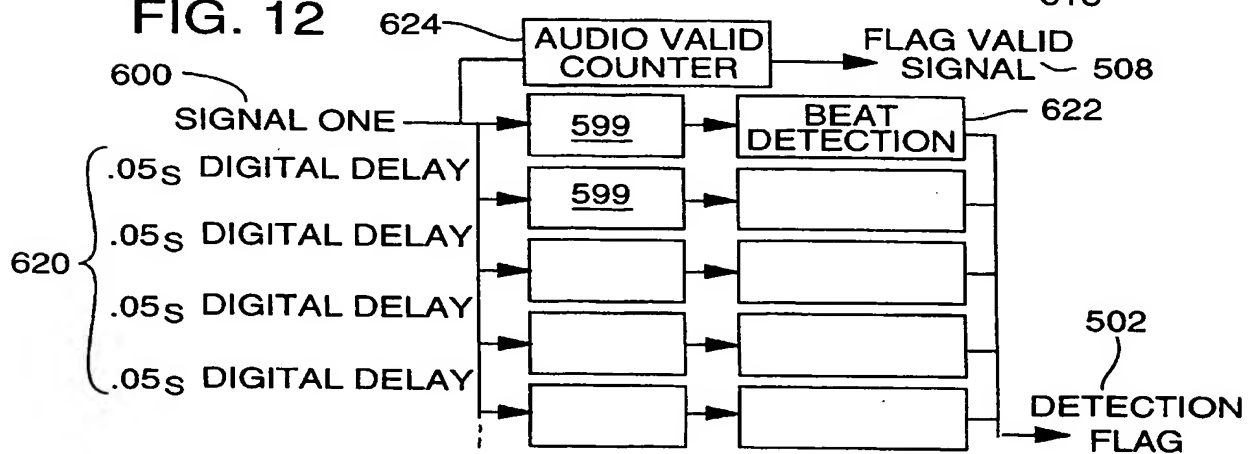
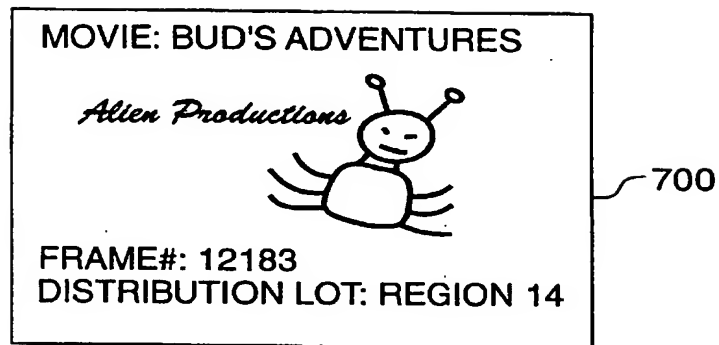


FIG. 13

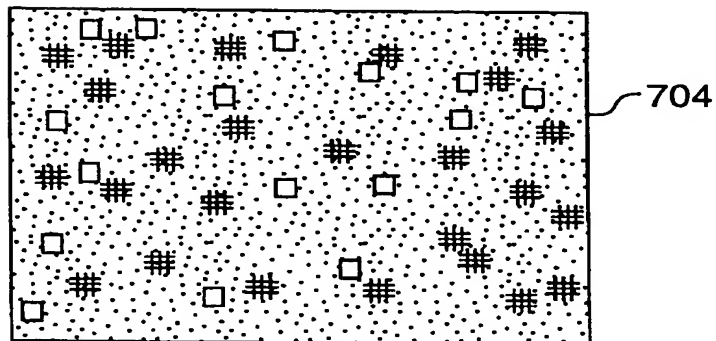


↓  
702

701

ENCRYPTION/SCAMBLING  
ROUTINE #28, 702

A large downward-pointing arrow. To its right is the text 'ENCRYPTION/SCAMBLING ROUTINE #28, 702'. To its left is the number '701'.



PSEUDO-RANDOM MASTER SNOWY IMAGE  
(SCALED DOWN AND ADDED TO FRAME 12183)



*[The page contains faint, illegible markings or bleed-through from the reverse side.]*



722

DIFFERENCE

EMBEDDED

THRESHOLDING

### MEAN-REMOVED HISTOGRAMS OF FIRST DERIVATIVES (OR SCALAR GRADIENTS IN CASE OF AN IMAGE)

FIG. 15

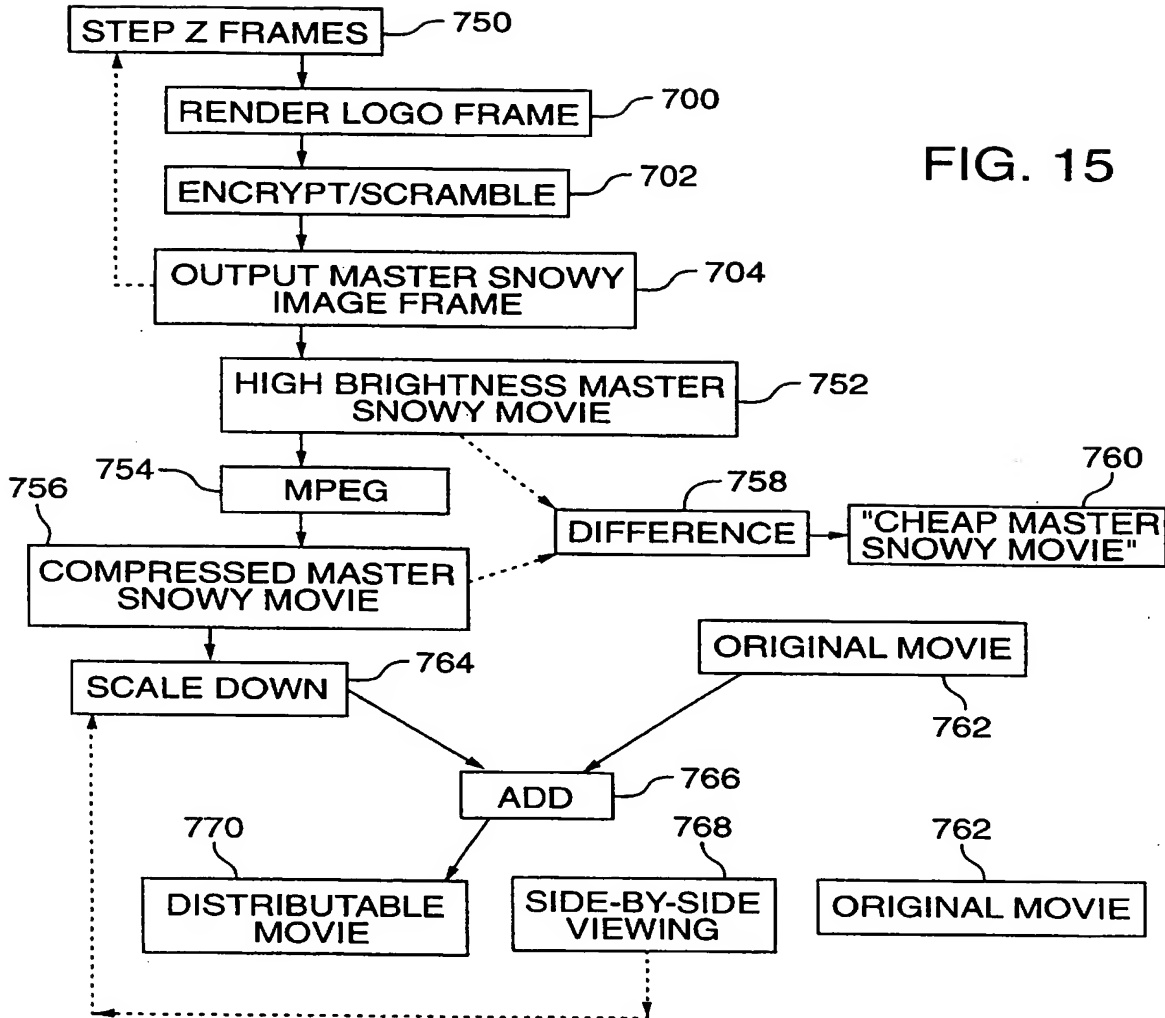




FIG. 17

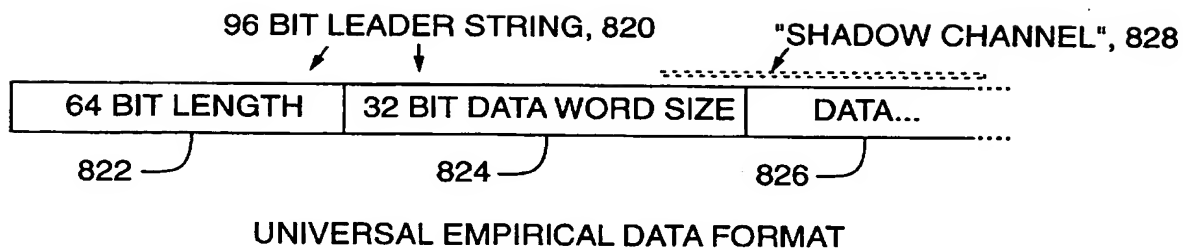


FIG. 18

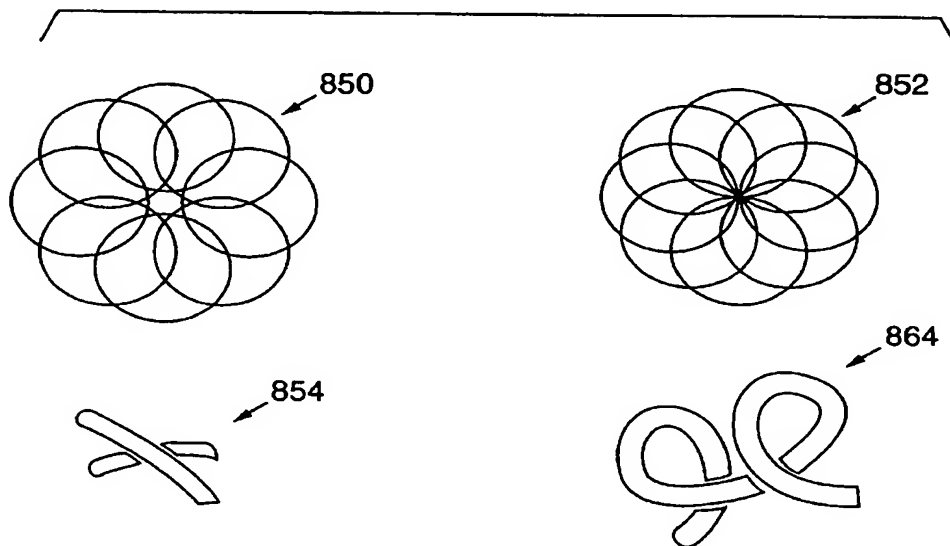


FIG. 19

866

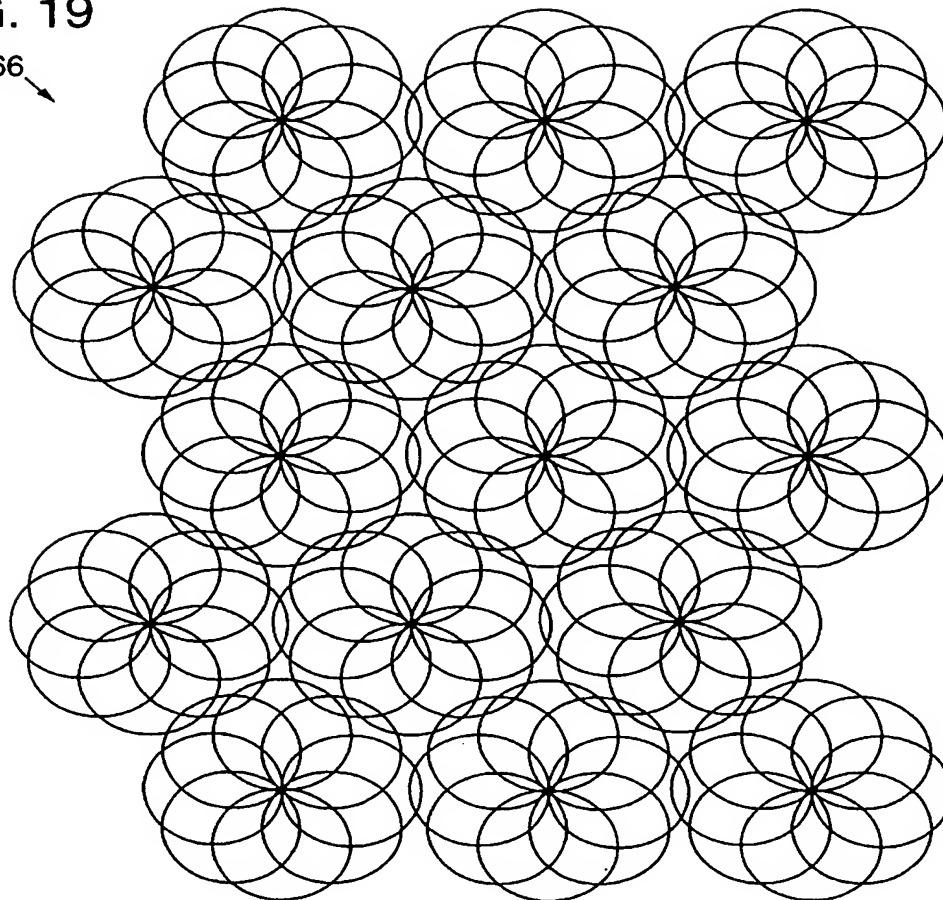


FIG. 20

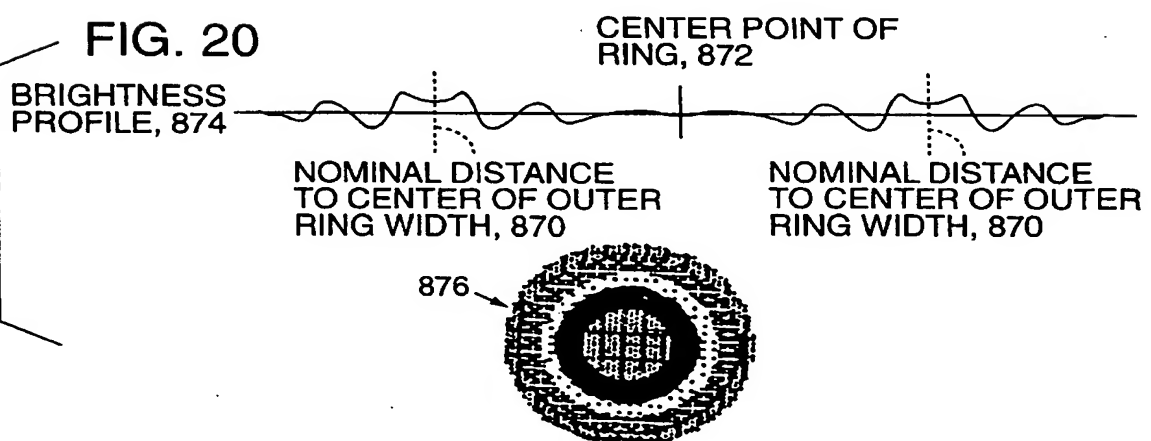


FIG. 21A

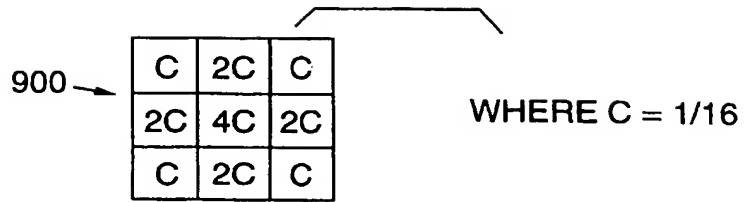
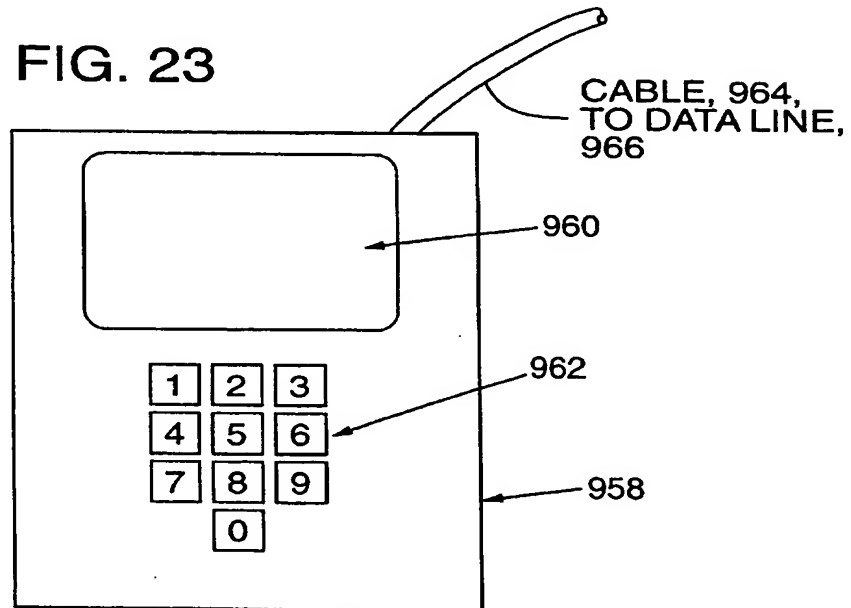


FIG. 21B

...	2	3	4	5	6	7	0	...	
...	6	7	0	1	2	3	4	...	
...				C	2C	C		...	
...	2	3	4	2C	4C	2C	6	7	0
...				C	2C	C			
...	6	7	0	1	2	3	4	...	
...								...	

FIG. 23



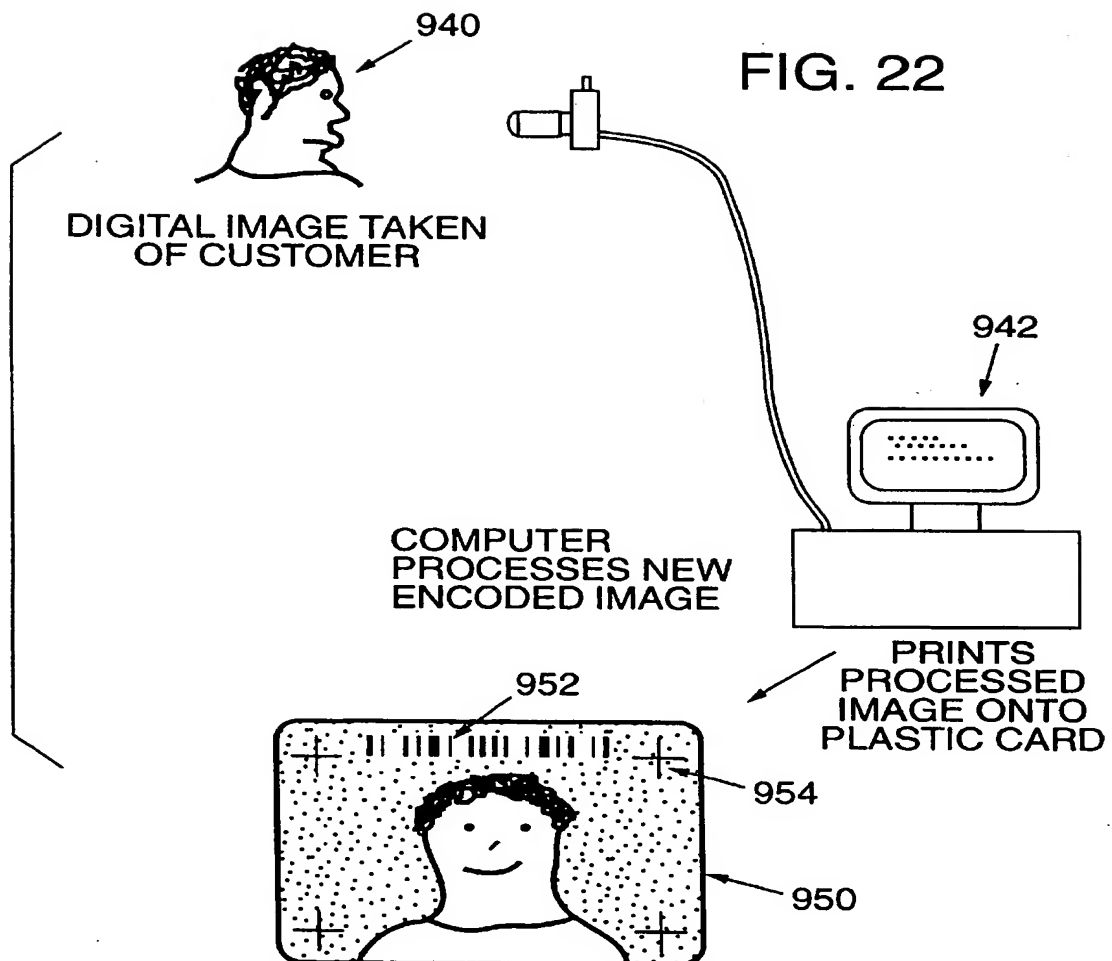
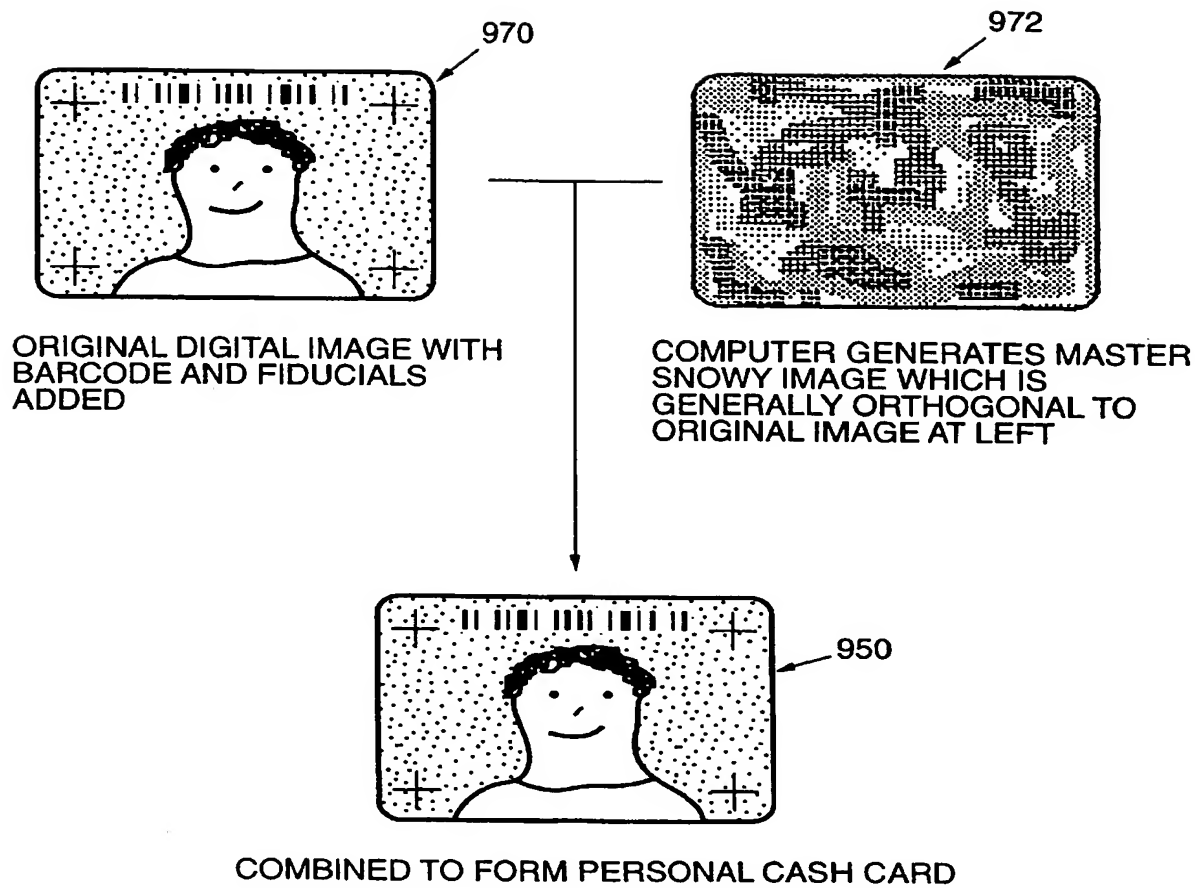


FIG. 24





## FIG. 25 TYPICAL TRANSACTION STEPS

1. READER SCANS IMAGE ON CARD, STORES IN MEMORY, EXTRACTS PERSON'S ID
2. OPTIONAL: USER KEYS IN PIN NUMBER
  3. READER CALLS CENTRAL ACCOUNT DATA NETWORK, HANDSHAKES
  4. READER SENDS ID, (PIN), MERCHANT INFORMATION, AND REQUESTED TRANSACTION AMOUNT TO CENTRAL NETWORK
  5. CENTRAL NETWORK VERIFIES ID, PIN, MERCHANT INFO, AND ACCOUNT BALANCE
  6. IF OK, CENTRAL NETWORK GENERATES TWENTY-FOUR SETS OF SIXTEEN DISTINCT RANDOM NUMBERS, WHERE THE RANDOM NUMBERS ARE INDEXES TO A SET OF 64K ORTHOGONAL SPATIAL PATTERNS
  7. CENTRAL NETWORK TRANSMITS FIRST OK, AND THE SETS OF RANDOM NUMBERS
8. READER STEPS THROUGH THE TWENTY-FOUR SETS
  - 8A. READER ADDS TOGETHER SET OF ORTHOGONAL PATTERNS
  - 8B. READER PERFORMS DOT PRODUCT OF RESULTANT PATTERN AND CARD SCAN, STORES RESULT
  9. READER TRANSMITS THE TWENTY-FOUR DOT PRODUCT RESULTS TO CENTRAL NETWORK
  10. CENTRAL NETWORK CHECKS RESULTS AGAINST MASTER
  11. CENTRAL NETWORK SENDS FINAL APPROVAL OR DENIAL
  12. CENTRAL NETWORK DEBITS MERCHANT ACCOUNT, CREDITS CARD ACCOUNT

FIG. 26

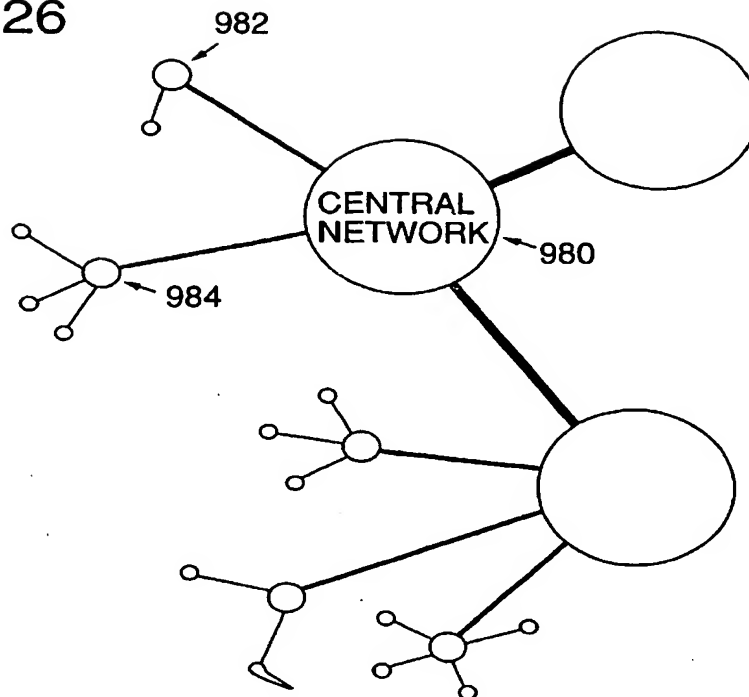


FIG. 27

